

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICE OF LEE M. PERLMAN  
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In RE:

Michael & Maria Heller

Case No.: 20-10966-ABA

Judge: ABA

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor(s) in this case opposes the following (choose one):

1.  Motion for Relief from the Automatic Stay filed by THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE, creditor,  
A hearing has been scheduled for 10/26/2021, at 10am.

       Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

       Certification of Default filed by \_\_\_\_\_.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)

       Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

       Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

X Other (explain your answer):

We would like to propose to cure the post-petition delinquency over a period of time

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/19/2021

/s/ Michael Heller

Debtor's Signature

Date: 10/19/2021

/s/ Maria Heller

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.